

Information to identify the case:

Debtor 1	<u>Lee C Deramus</u>	Social Security number or ITIN	xxx-xx-7648
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Margaret R Deramus</u>	Social Security number or ITIN	xxx-xx-6295
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number:	19-29022-JNP		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Lee C Deramus

Margaret R Deramus

3/11/25

By the court: Jerrold N. Poslusny Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ♦ debts that are domestic support obligations;
- ♦ debts for most student loans;
- ♦ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Lee C Deramus
Margaret R Deramus
Debtors

Case No. 19-29022-JNP
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1
Date Rcvd: Mar 11, 2025

User: admin
Form ID: 3180W

Page 1 of 4
Total Noticed: 46

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 13, 2025:

Recip ID	Recipient Name and Address
db/jdb	Lee C Deramus, Margaret R Deramus, 38 Melwood Ct, Sicklerville, NJ 08081-2022
cr	+ VW Credit, Inc. as servicer for VW Credit Leasing,, P.O. Box 340514, Tampa, FL 33694-0514
518499898	Jefferson Health - NJ, PO Box 48023, Newark, NJ 07101-4823
518499900	Kennedy Medical Group Practice, PO Box 95000, Philadelphia, PA 19195-0001
518499901	Mariner Finance, 5851 Route 42 Ste 16, Turnersville, NJ 08012-1460
518499914	Wells Fargo, PO Box 563966, Charlotte, NC 28256-3966

TOTAL: 6

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Mar 11 2025 21:16:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreregion03.ne.ecf@usdoj.gov	Mar 11 2025 21:16:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
518600358	EDI: GMACFS.COM	Mar 12 2025 00:44:00	Ally Bank Lease Trust, PO Box 130424, Roseville MN 55113-0004
519259744	+ EDI: AISACG.COM	Mar 12 2025 00:50:00	Ally Bank Lease Trust - Assignor to Vehi, AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
519259744	+ Email/PDF: acg.acg.ebn@aisinfo.com	Mar 11 2025 21:22:05	Ally Bank Lease Trust - Assignor to Vehi, AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
518499893	EDI: GMACFS.COM	Mar 12 2025 00:44:00	Ally Financial, PO Box 78234, Phoenix, AZ 85062-8234
518499894	EDI: CAPITALONE.COM	Mar 12 2025 00:44:00	Capital One Bank, PO Box 6492, Carol Stream, IL 60197-6492
518499894	Email/PDF: AIS.cocard.ebn@aisinfo.com	Mar 11 2025 21:22:55	Capital One Bank, PO Box 6492, Carol Stream, IL 60197-6492
518564024	+ EDI: AIS.COM	Mar 12 2025 00:50:00	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
518564024	+ Email/PDF: ebn_ais@aisinfo.com	Mar 11 2025 21:23:11	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
518552974	+ EDI: AIS.COM	Mar 12 2025 00:50:00	Capital One N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901

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518552974	+ Email/PDF: ebn_ais@aisinfo.com	Mar 11 2025 21:37:10	Capital One N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
518499895	EDI: CITICORP	Mar 12 2025 00:44:00	Citi Card, PO Box 70166, Philadelphia, PA 19176-0166
518616321	EDI: CITICORP	Mar 12 2025 00:44:00	Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
518499896	Email/PDF: creditonebknofications@resurgent.com	Mar 11 2025 22:15:09	Credit One Bank, PO Box 98873, Las Vegas, NV 89193-8873
518621016	Email/Text: servicingmailhub@flagstar.com	Mar 11 2025 21:16:00	Flagstar Bank, FSB, 5151 Corporate Drive, Troy, MI 48098-2636
518499897	Email/Text: servicingmailhub@flagstar.com	Mar 11 2025 21:16:00	Flagstar Bank, FSB, PO Box 660263, Dallas, TX 75266-0263
518526611	+ Email/Text: Hcabankruptcy-courtntices@hcamerica.com	Mar 11 2025 21:17:00	Hyundai Lease Titling Trust, PO Box 20825, Fountain Valley, CA 92728-0825
518615429	EDI: JEFFERSONCAP.COM	Mar 12 2025 00:50:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
518499899	EDI: TSYS2	Mar 12 2025 00:44:00	Juniper Card Service, PO Box 8802, Wilmington, DE 19899-8802
518567934	Email/PDF: resurgentbknofications@resurgent.com	Mar 11 2025 21:23:02	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
518614419	+ Email/Text: bankruptcy@marinerfinance.com	Mar 11 2025 21:14:00	Mariner Finance, LLC, 8211 Town Center Dr., Nottingham, MD 21236-5904
518531552	+ EDI: AGFINANCE.COM	Mar 12 2025 00:44:00	ONEMAIN, P.O. Box 3251, Evansville, In. 47731-3251
518535322	+ EDI: AGFINANCE.COM	Mar 12 2025 00:44:00	One Main Financial, PO Box 3251, Evansville, IN 47731-3251
518499902	EDI: AGFINANCE.COM	Mar 12 2025 00:44:00	One Main Financial, PO Box 9001122, Louisville, KY 40290-1122
518499903	EDI: AGFINANCE.COM	Mar 12 2025 00:44:00	OneMain, PO Box 1010, Evansville, IN 47706-1010
518583138	Email/Text: Bankruptcy.Notices@pnc.com	Mar 11 2025 21:14:00	PNC Bank NA, Bankruptcy Department, PO BOX 94982, Cleveland, OH 44101
518499904	Email/Text: Bankruptcy.Notices@pnc.com	Mar 11 2025 21:14:00	PNC Bank, N.A., PO Box 856177, Louisville, KY 40285-6177
518588904	Email/Text: Bankruptcy.Notices@pnc.com	Mar 11 2025 21:14:00	PNC Bank, N.A., PO Box 94982, Cleveland, OH 44101
518620928	EDI: PRA.COM	Mar 12 2025 00:50:00	Portfolio Recovery Associates, LLC, c/o Juniper, POB 41067, Norfolk VA 23541
518499905	EDI: SYNC	Mar 12 2025 00:44:00	Sam's/SYNCB, PO Box 960013, Orlando, FL 32896-0013
518499905	Email/PDF: ais.sync.ebn@aisinfo.com	Mar 11 2025 21:53:16	Sam's/SYNCB, PO Box 960013, Orlando, FL 32896-0013
518499906	EDI: CITICORP	Mar 12 2025 00:44:00	Sears Credit Card, PO Box 78051, Phoenix, AZ 85062-8051
518499907	EDI: CITICORP	Mar 12 2025 00:44:00	Shop Your Way, PO Box 78024, Phoenix, AZ 85062-8024
518499908	Email/Text: courts@southjerseyfcu.com	Mar 11 2025 21:16:00	South Jersey FCU, PO Box 5530, Deptford, NJ 08096-0530
518560337	+ Email/Text: courts@southjerseyfcu.com	Mar 11 2025 21:16:00	South Jersey Federal Credit Union, 1615 Hurffville Road, Deptford NJ 08096-6406

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518501685	^ MEBN	Mar 11 2025 20:57:18	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
518532208	+ Email/Text: bncmail@w-legal.com	Mar 11 2025 21:16:00	TD Bank USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
518499910	EDI: WTRRN BANK.COM	Mar 12 2025 00:50:00	Target Card Services, PO Box 660170, Dallas, TX 75266-0170
518612005	EDI: USBANKARS.COM	Mar 12 2025 00:50:00	U.S. Bank National Association, Bankruptcy Department, PO Box 108, St. Louis MO 63166-0108
518499911	EDI: USBANKARS.COM	Mar 12 2025 00:50:00	US Bank, PO Box 790408, Saint Louis, MO 63179-0408
518562354	+ Email/Text: VWBKNotices@nationalbankruptcy.com	Mar 11 2025 21:14:00	VW Credit Leasing, Ltd, c/o VW Credit, Inc., PO Box 9013, Addison, Texas 75001-9013
518499912	Email/Text: VWBKNotices@nationalbankruptcy.com	Mar 11 2025 21:14:00	Volkswagen Credit, PO Box 5215, Carol Stream, IL 60197-5215
518499913	EDI: SYNC	Mar 12 2025 00:44:00	Walmart Synchrony Bank, PO Box 530927, Atlanta, GA 30353-0927
518499913	Email/PDF: ais.sync.ebn@aisinfo.com	Mar 11 2025 21:22:32	Walmart Synchrony Bank, PO Box 530927, Atlanta, GA 30353-0927
518589750	Email/PDF: BankruptcynoticesCCSBKOperations@wellsfargo.com	Mar 11 2025 21:24:28	Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438

TOTAL: 46

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
518499909	##+	SRA Associates, Inc., 112 W Park Dr Ste 200, Mount Laurel, NJ 08054-1261

TOTAL: 0 Undeliverable, 0 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 13, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 11, 2025 at the address(es) listed below:

Name	Email Address
Andrew B Finberg	on behalf of Trustee Andrew B Finberg ecfmail@standingtrustee.com ecf.mail_9022@mg.bkdocs.us

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Andrew B Finberg

ecfmail@standingtrustee.com ecf.mail_9022@mg.bkdocs.us

Denise E. Carlon

on behalf of Creditor LAKEVIEW LOAN SERVICING LLC dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com

Gavin Stewart

on behalf of Creditor VW Credit Inc. as servicer for VW Credit Leasing, Ltd. bk@stewartlegalgroup.com

Isabel C. Balboa

on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com

Marisa Myers Cohen

on behalf of Creditor LAKEVIEW LOAN SERVICING LLC nj-ecfmail@mwc-law.com, jhillier@mwc-law.com

Regina Cohen

on behalf of Creditor Ally Bank Lease Trust - Assignor to Vehicle Asset Universal Leasing Trust (a.k.a. "VAULT TRUST" or "V.A.U.L. Trust", or "VAULT", or "V.A.U.L.T.") rcohen@lavin-law.com, mmalone@lavin-law.com

Tamika Nicole Wyche

on behalf of Debtor Lee C Deramus daviiddanielslaw@gmail.com 16022@notices.nextchapterbk.com

Tamika Nicole Wyche

on behalf of Joint Debtor Margaret R Deramus daviiddanielslaw@gmail.com 16022@notices.nextchapterbk.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 10